

Horizons Wealth Newsletter

By Philip Volk

We hope that the year has started well for you and your family. We've had a very bright start to 2018 with lots of great conversations with our clients. We thought that we would update you on a few things that we flagged in our previous newsletter in December, and some things that we know that you will become aware of in the next few weeks in the press.

The Mittons' Trip – Scott Mitton and his family depart on their 'half a big lap' of Australia on Anzac day for 10 weeks – you can follow their journey on the blog 'Mittons' WA/NT a Holiday!' <http://www.horizonswealth.com.au/people-matter/horizons-wealth-news>. Although Scott will be physically away for this period, Samson will be your first point of call. Samson will be in contact with Scott and Matt to look after your needs.

ANZ to IOOF – As you may be aware, IOOF is purchasing the ANZ Wealth business. This includes the financial advice and investment businesses. This actually means very little change for us, and by extension for you. We are an independently-owned business and we choose to work with RI Advice who provide a range of services that we access – compliance, investment research, software etc. Simply put, IOOF will take over the ownership of the RI Advice business from ANZ. Our relationship and the services that we receive from RI Advice will remain the same.

Banking Royal Commission – The Banking Royal Commission has well and truly started with the focus to shift to financial advice in the next 2 weeks. There will be a fair bit of press about this and as you would expect, the focus will be very much on those situations where customers have been badly treated. We are keen for the positive impact of the Royal Commission to flow through as we are very confident in the behaviour of 99.9% of our profession. We would however like to check in with you to make sure that we are meeting your expectations and work out how we could improve. We would greatly appreciate if you could spare 5 minutes to complete the following survey of 6 questions with the following link or if you're a little tech savvy, perhaps scan the QR code below. You have also been emailed this Newsletter if you are on our email list.

<https://www.surveymonkey.com/r/HorizonsWealth>



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Horizons Wealth News – We are very deliberately a family-friendly workplace. Lauren has given birth to her second child, Olivia, and all the family are doing well. Sok is also expecting her second child in September. In January this year we revamped our website. All the information you need about us or our news can be found there now. Feel free to have a peek at www.horizonswealth.com.au.

RI Advice Awards – I have just returned from the RI Advice conference in Canberra where we heard from a range of fabulous speakers – Peter Costello (ex-treasurer – 10 surpluses!), Kim Brennan (Gold medal winning Olympian) etc. We also picked up a number of awards. We were awarded –

RI Advice Platinum Practice 2017 – Platinum is recognition of not only business performance, but also for compliance, technology & contribution to the RI Advice network. My Proprietors Advisory Council work as treasurer, Scott and Matt's work on the sub committees at RI Advice, and all the fabulous work that happens behind the scenes from our team in the office contributes to this. We are also a finalist in the RI Advice Practice of the year award.

RI Advice Proprietor of the Year Award – I was fortunate enough to be awarded the "RI Advice Proprietor of the Year". This is an individual award for one RI Advice business owner (there are 110 business and >200 owners) for their contribution to our profession, to RI Advice, the other business in our network and to the community.

I have to say that I was humbled and proud to receive this award and although an individual award, nothing good ever happens without a team! I took the opportunity in my acceptance speech to thank the leadership of RI and of course our own fabulous team at Horizons Wealth – in particular, Matt and Scott.

So... **THANK YOU** for allowing us to be co-stewards of your dreams and finances to make them happen. You are the reason we exist – you make our jobs enjoyable and we love working with you! And also for taking the time to read our newsletter. As you have read, so much is happening!

We remain committed to help make a better future for families – "*Designing Richer Futures*" is truly what we are about...connecting your dreams with your money!

Please feel free to call or email us if you wish to discuss any of the above or just want a chat!

Best wishes,

Philip, Matt, Scott and the Team at Horizons Wealth

